

<i>SERFF Tracking Number:</i>	<i>AGDE-126407919</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Union Fire Insurance Company of Pittsburgh, Pa.</i>	<i>State Tracking Number:</i>	<i>44325</i>
<i>Company Tracking Number:</i>	<i>N20000</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>Association Filing</i>		
<i>Project Name/Number:</i>	<i>Association of Challenge Course Technology/N20000</i>		

Filing at a Glance

Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Product Name: Association Filing

SERFF Tr Num: AGDE-126407919 State: Arkansas

TOI: H21 Health - Other

SERFF Status: Closed-Approved-
Closed

Sub-TOI: H21.000 Health - Other

Co Tr Num: N20000

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Authors: Wanda Floyd, Darren
O'Toole, Veronica Bullock

Disposition Date: 02/03/2010

Date Submitted: 12/11/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Association of Challenge Course Technology

Project Number: N20000

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 12/04/2009

Domicile Status Comments: Deregulated in
Pennsylvania

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Association

Filing Status Changed: 02/03/2010

Explanation for Other Group Market Type:

State Status Changed: 02/03/2010

Deemer Date:

Created By: Darren O'Toole

Submitted By: Wanda Floyd

Corresponding Filing Tracking Number: N20000

Filing Description:

RE: National Union Fire Insurance Company of Pittsburgh, Pa.

NAIC # 012-19445, FEIN 25-0687550

Group Approval Request

Master Policyholder:

Policyholder Situs: Illinois

Illinois Policy Form Number: N20000-IL, et al

<i>SERFF Tracking Number:</i>	<i>AGDE-126407919</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
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<i>Project Name/Number:</i>	<i>Association of Challenge Course Technology/N20000</i>		

National Union Fire Insurance Company of Pittsburgh, Pa. requests group approval pursuant to your requirement that associations be filed. The Company wishes to cover residents of your state who are members of the referenced association under a group policy (N20000-IL) validly issued in Illinois to the Association for Challenge Course Technology, as the master policyholder.

The Association's website is: <http://www.acctinfo.org/>.

The master Group policy form has also been approved by your Department on August 25, 2005 with January 31, 2006 and June 19, 2007 enhancement/update filings subsequently approved.

In support of this request, enclosed are the By-Laws of the Association for Challenge Course Technology.

At this time we also request your approval to issue other approved Accident & Health products to the Association for Challenge Course Technology.

We appreciate your attention to this filing and look forward to your approval

Company and Contact

Filing Contact Information

Darren O'Toole, Regulatory affairs Analyst	Darren.O'Toole@chartisinsurance.com
600 King Street	888-396-5369 [Phone] 2984 [Ext]
PDV1	302-594-4810 [FAX]
Wilmington, DE 19601	

Filing Company Information

National Union Fire Insurance Company of Pittsburgh, Pa.	CoCode: 19445	State of Domicile: Pennsylvania
600 King Street	Group Code: 12	Company Type:
8th Floor	Group Name: AIG	State ID Number:
PDV1	FEIN Number: 25-0687550	
Wilmington, DE 19801		
(800) 225-5244 ext. 2935[Phone]		

SERFF Tracking Number: AGDE-126407919 *State:* Arkansas
Filing Company: National Union Fire Insurance Company of *State Tracking Number:* 44325
Pittsburgh, Pa.
Company Tracking Number: N20000
TOI: H21 Health - Other *Sub-TOI:* H21.000 Health - Other
Product Name: Association Filing
Project Name/Number: Association of Challenge Course Technology/N20000

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Union Fire Insurance Company of Pittsburgh, Pa.	\$0.00	12/11/2009	

SERFF Tracking Number: AGDE-126407919 State: Arkansas

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	02/03/2010	02/03/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	12/15/2009	12/15/2009	Darren O'Toole	02/02/2010	02/02/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Objection Letter of 12/15/09	Note To Filer	Rosalind Minor	01/26/2010	01/26/2010

SERFF Tracking Number: AGDE-126407919 *State:* Arkansas
Filing Company: National Union Fire Insurance Company of *State Tracking Number:* 44325
Pittsburgh, Pa.
Company Tracking Number: N20000
TOI: H21 Health - Other *Sub-TOI:* H21.000 Health - Other
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Project Name/Number: Association of Challenge Course Technology/N20000

Disposition

Disposition Date: 02/03/2010

Implementation Date:

Status: Approved-Closed

Comment:

I reviewed the additional information which you sent on the association. With this additional information, I am able to approve the association without the financial statement and the contract information on the nine members in Arkansas.

Rate data does NOT apply to filing.

SERFF Tracking Number: AGDE-126407919 State: Arkansas

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TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Association Filing

Project Name/Number: Association of Challenge Course Technology/N20000

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document (revised)	Articles of Incorporation and By-Laws	Approved-Closed	Yes
Supporting Document	By-Laws	Replaced	Yes
Supporting Document	Filing Letter	Approved-Closed	Yes
Supporting Document	Response to 12/15/09 questions	Approved-Closed	Yes

SERFF Tracking Number: AGDE-126407919 State: Arkansas
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TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 12/15/2009
Submitted Date 12/15/2009

Respond By Date

Dear Darren O'Toole,

This will acknowledge receipt of the captioned filing.

Objection 1

- By-Laws (Supporting Document)

Comment:

Under ACA 23-86-106 (2)(A) the additional information which we need is the following:

1. The association must be organized and maintained in good faith and in active existence for at least two (2) years for purposes other than that of obtaining insurance or insuring members, etc.
2. We need a copy of the Articles of incorporation.
3. The association must have at least one hundred members.

Also, please provide the additional information requested in the attached questionnaire.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

We have received your filing regarding the above named association/discretionary group. To determine if this organization is a qualified group under our statutes, please provide the answers to the following questions:

1. Name and address of the group.
2. Is this group incorporated? If so, give state of incorporation.
3. Is there a current office in Arkansas?
4. Does the Arkansas part of the organization have any officers, committees, or chapters? If so, give details.
5. Are annual dues charged? If so, specify amount.
6. What are the specific activities of the organization?
7. What benefits are provided to the members in addition to insurance?
PLEASE ATTACH BROCHURES ON THE BENEFITS.
8. What qualifies an individual for membership?
9. How are members recruited? If by mailing list, advise the source of this list.
10. Attach a copy of the organization by-laws.
11. Also, enclose a list of dues paying members residing in Arkansas with full addresses. If the organization considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed.
12. Please attach a copy of the organization's most recent financial statement.
13. Does the organization receive any compensation of any kind from the insurer issuing contracts to its members?

Approval of the organization as a qualified group for insurance purposes will be determined upon receipt of your reply.

SERFF Tracking Number: AGDE-126407919 State: Arkansas
Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: 44325
Company Tracking Number: N20000
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: Association Filing
Project Name/Number: Association of Challenge Course Technology/N20000

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/02/2010
Submitted Date 02/02/2010

Dear Rosalind Minor,

Comments:

We are in receipt of your letter dated 12/15/09 and offer you the following response:

Response 1

Comments: The concept for the Association for Challenge Course Technology began in 1988 through a series of Ropes Course Builder Symposiums and evolved until the association was formally organized in 1993.

A copy of the Articles of Incorporation has been included on the Supporting Documentations tab.

The Association currently has over 1700 members.

A copy of response to all additional questions has been included on the supporting documentations tab. We are still awaiting a copy of the most recent financial statment as well as the contact information for all nine ACCT members residing in Arkansas. This information will be submitted under seperate cover once received.

Related Objection 1

Applies To:

- By-Laws (Supporting Document)

Comment:

Under ACA 23-86-106 (2)(A) the additional information which we need is the following:

1. The association must be organized and maintained in good faithand in active existence for at least two (2) years for purposes other than that of obtaining insurance or insuring memebbers, etc.
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Also, please provide the additional information requested in the attached questionnaire.

SERFF Tracking Number: AGDE-126407919 *State:* Arkansas
Filing Company: National Union Fire Insurance Company of *State Tracking Number:* 44325
Pittsburgh, Pa.
Company Tracking Number: N20000
TOI: H21 Health - Other *Sub-TOI:* H21.000 Health - Other
Product Name: Association Filing
Project Name/Number: Association of Challenge Course Technology/N20000

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Articles of Incorporation and By-Laws

Comment:

Satisfied -Name: Response to 12/15/09 questions

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We thank you for your continued review of our filing.

Sincerely,

Darren O'Toole, Veronica Bullock, Wanda Floyd

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Product Name: Association Filing
Project Name/Number: Association of Challenge Course Technology/N20000

Note To Filer

Created By:

Rosalind Minor on 01/26/2010 10:49 AM

Last Edited By:

Rosalind Minor

Submitted On:

02/03/2010 01:47 PM

Subject:

Objection Letter of 12/15/09

Comments:

As of this date, we have not received a response to our Objection Letter of 12/15/09. If additional time is needed, please let me know immediately.

If a response is not received by February 5, 2010, the filing will be disapproved.

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Product Name: Association Filing
Project Name/Number: Association of Challenge Course Technology/N20000

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	02/03/2010
Bypass Reason:	N/A - Not a product filing		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	02/03/2010
Bypass Reason:	N/A - Not a policy filing		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	02/03/2010
Bypass Reason:	N/A - Not a policy filing		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Approved-Closed	02/03/2010
Bypass Reason:	N/A - Not a policy filing		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Articles of Incorporation and By-Laws	Approved-Closed	02/03/2010
Comments:			
Attachments:			
ACCT By-Laws.pdf			

SERFF Tracking Number: AGDE-126407919 State: Arkansas
 Filing Company: National Union Fire Insurance Company of
 Pittsburgh, Pa. State Tracking Number: 44325
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ACCT Information Brochure.pdf

Articles of Incorporation.pdf

	Item Status:	Status Date:
Satisfied - Item: Filing Letter	Approved-Closed	02/03/2010
Comments:		
Attachment:		
Filing Letter.pdf		

	Item Status:	Status Date:
Satisfied - Item: Response to 12/15/09 questions	Approved-Closed	02/03/2010
Comments:		
Attachment:		
Response to 12-15-09 questions.pdf		

Bylaws of
The Association for Challenge Course Technology

As adopted April 11, 2007

Article I—Name and Purpose

Section 1 – *Name*: The name of this association shall be The Association for Challenge Course Technology. It shall be a nonprofit organization incorporated under the laws of the State of Delaware.

Section 2 – *Purpose*: The purpose of this organization is:

- To establish and promote the standard of care and measure of excellence that defines professional practice and effective challenge course programs.
- To identify, refine and publish standards for installing, maintaining and managing challenge courses
- To provide leadership in the promotion and use of challenge course programs
- To provide forums for education and professional development and advocates for the challenge course industry

Article II—Membership

Section 1 – *Qualification*: Membership in this Association shall be composed of individuals or organizations having an interest in the challenge course field.

Section 2 – *Professional Vendor Membership (PVM)*: Professional Vendor Member (PVM) status shall be open to persons or organizations who have successfully completed the Professional Vendor Member application and review process and are in good standing with the Association and the challenge course industry in general.

Section 3 – *Associate or Institutional Memberships*: Associate or Institutional Memberships are available to all interested individuals and organizations that are in good standing with the Association and the challenge course industry in general.

Section 4 – *Membership dues*: The Board of Directors shall establish membership dues for all classes of membership.

Section 5 – *Terms of Membership*: The term of membership shall be as stated in current membership materials of the Association.

Section 6 – *Revocation of Membership*: Any member may be removed at any time, with (or without) cause, by majority vote of the members of the Board of Directors.

Section 7 – *Reinstatement of Membership*: Any member whose membership has been revoked may be reinstated by a majority vote of the members of the Board of Directors.

Article III—Meetings of Members

Section 1 – *Annual General Meeting*: A meeting of the Professional Vendor Members shall be held annually for the election of directors and the transaction of other business as may properly come before the members during the annual conference or other such date as shall be fixed by the Directors.

Section 2 – *Special Meetings*: Special meetings of the Professional Vendor Members (PVM) may be called at any time by the President or by a majority of the voting members of the Board of Directors.

Section 3 – *Notice of Meetings*: Printed notice of each meeting shall be given to each PVM, by mail or e-mail, not less than ten nor more than sixty days before the date of the meeting.

Section 4 – *Quorum*: At an annual or special meeting, a majority of the voting members of the Association shall constitute a quorum.

Section 5 – *Voting*: Each Professional Vendor Member shall have one (1) vote. All issues to be voted on shall be decided by a simple majority of those present at the meeting in which the vote takes place. Associate Members and Institutional Members shall be non-voting members of the Association. A PVM company who cannot be present at the meeting shall be able to appoint another PVM company representative to cast their vote. Notice of such a proxy vote shall be submitted, in writing, to the Executive Director seven (7) days before the date of the Annual General Meeting.

Article IV – Board of Directors

Section 1 – *Authority and Responsibility*: The governing body of this Association shall be the Board of Directors. Directors must be current members of the Association.

Section 2 – *Composition*: The Board shall have nine (9) Directors. The number of Directors may be increased or decreased by amendment of the Bylaws. The Executive Director, if any, shall serve as a non-voting member of the Board of Directors.

Section 3 – *Term of office*: Members of the Board of Directors shall serve for a term of three (3) years. If a director is elected to fill a vacancy, that director shall be elected for the unexpired term of the predecessor in office. A board member may serve up to two consecutive terms. Three of the terms shall expire in a given year.

Section 4 – *Nominations*: Any member of the Association may nominate an individual, with that person's permission, to serve on the Board of Directors, and any member may place his/her own name in nomination for a position on the Board of Directors. All nominations will be submitted to the Vice Chair by 48 hours before the scheduled election. All nominees will submit a nomination statement.

Section 5 – *Board Election*: At each Annual General Meeting or other designated time, the Professional Vendor Members shall elect or re-elect Directors. Directors will be elected by a simple majority of members present at the annual meeting. In the event of a tie, a run-off election will be held with those who tied. Again, a simple majority will determine the result. Unless otherwise provided in these bylaws, a Director shall hold office until the Annual Meeting of members held in the third year following the year of his/her election.

Section 6 – *Quorum*: At any meeting of the Board of Directors, six Board members present shall constitute a quorum for business transaction to take place and motions to pass.

Section 7 – *Vacancies*: If a vacancy occurs on the Board, whether resulting from the death, resignation, disqualification, or removal of a director, that vacancy shall be filled solely by the affirmative vote of a majority of the Directors then in office, even if less than a quorum of the Board of Directors. The Board of Directors may also vote to have the vacancy filled at the next regularly scheduled election.

Section 8 – Resignation, termination, and absences: Any Director may resign at any time upon written notice to the Board of Directors. Such resignations shall take effect at the time specified therein, and unless otherwise specified therein no acceptance of such resignation shall be necessary to make it effective.

Any one or more of the Directors may be removed with or without cause at any time by action of the Board of Directors, provided that written notice of such removal is given to any Director so removed.

Section 9 – Meetings of the Board: Regular meetings of the Board of Directors shall be held. The Board of Directors shall fix the date, place, and time of the meetings. Special meetings may be held at any time whenever called by the Chair or the Vice-Chair.

Unless otherwise restricted, any action required or permitted to be taken at any meeting of the Board of Directors may be taken without a meeting if all members of the Board consent in writing, and the writing or writings are filed with the minutes of the proceedings of the Board. This action may be taken by email at the discretion of the Board.

Unless otherwise restricted, any one or more members of the Board may participate in a meeting of the Board by means of conference telephone or similar communication equipment in which all persons participating in the meeting can hear each other. Participation in a meeting by such means shall constitute presence in person at the meeting.

Section 10 – Compensation of Directors: The Association shall not pay any compensation to Directors for their services. Directors may be reimbursed for expenses incurred in the performance of their duties to the Association in reasonable amounts, as approved by the Chair.

Section 11 – Executive Committee: The Executive Committee shall consist of the Chair, Vice-Chair, Secretary, and Treasurer and include the Executive Director as a non-voting member. The Executive Committee may make decisions on behalf of the Board in urgent situations when the Board is unable to meet.

Article V – Officers and Duties

Section 1 - Officers: The Board of Directors shall elect or appoint from among its members a Chair, a Vice Chair, a Secretary, and a Treasurer.

Section 2 – Term of Office: Each officer shall hold office for the year for which they are elected or appointed or until their earlier resignation or removal. All officers shall be elected or appointed at the first meeting of the Board following the annual election.

Section 3 – Vacancies and Removal: Vacancies resulting from any resignation or removal shall be filled by a majority vote of the Board of Directors then in office. An officer appointed or elected to fill a vacancy shall hold office for the unexpired term of his predecessor in office. Any officer may be removed by the Board with or without cause at any time.

Section 4 – Resignation: Any officer may resign at any time by giving written notice to the Chair. Unless otherwise specified in the written notice, the resignation shall be effective upon delivery to the Chair.

Section 5.1 – Chair: The Chair shall serve as the chairperson of the Board of Directors. The Chair shall preside at all meetings of the Board of Directors and the Executive Committee and, subject to the supervision of the Board of Directors, shall perform all duties customary to that office and shall supervise

and control all of the affairs of the Association in accordance with policies and directives approved by the Board of Directors.

Section 5.2 – *Vice-Chair*: In the absence of the Chair or in the event of his/her inability or refusal to act, the Vice-Chair shall perform the duties of the President, and, when so acting, shall have all the powers of and be subject to all the restrictions upon the Chair. The Vice-Chair shall serve as the Nominating Committee of the Board. The Vice-Chair shall perform such other duties and have such other powers as the Board of Directors may from time to time assign.

Section 5.3 – *Secretary*: The Secretary shall be responsible for the keeping of an accurate record of all the proceedings of all meetings of the Board of Directors, shall give or cause to be given all notices in accordance with these Bylaws or as required by law, and, in general, shall perform all duties customary to the Office of Secretary.

Section 5.4 – *Treasurer*: The Treasurer shall oversee the Association's funds and the establishment of proper accounting procedures for the handling of the Association's funds, and shall report on the financial condition of the association at each meeting of the Board of Directors and as otherwise directed.

Article VI – Committees and Task Forces

Section 1 – *Committee and Task Force formation*: The Board may create committees and task forces, as needed, to conduct the business of the Association. Each committee and task force shall serve at the pleasure of the Board.

Section 2 – *Committee and Task Force Rules*: Each committee and task force designated by the Board may make, alter, or repeal rules of the conduct of its business, subject to the approval of the Board of Directors.

A majority of the entire number of members of each committee or task force shall constitute a quorum for the transaction of business. Committees and task forces make decisions by consensus.

A committee or task force may take action without a meeting if all members of that committee or task force consent in writing to the adoption of a resolution authorizing the action. The resolution shall be filed with the minutes of the committee.

One or more members of a committee or task force may participate in a meeting using a conference telephone call or similar, in which all persons participating in the meeting can hear each other. Participation in a meeting by such means shall constitute presence in person at the meeting.

Section 3 – *Records*: Minutes shall be kept of each meeting of each committee and task force. Copies of the minutes of each meeting shall be filed with the Executive Director.

Section 4 – *Trustee Board*: The Trustee Board of the Association shall be an advisory group to the Board of Directors and the Executive Director.

The Trustee Board may make, alter, or repeal rules of the conduct of its business, subject to the approval of the Board of Directors.

A majority of the entire number of members of the Trustee Board shall constitute a quorum for the transaction of business. The Trustee Board makes decisions by consensus.

The Trustee Board may take action without a meeting if all members of the Trustee Board consent in writing to the adoption of a resolution authorizing the action. The resolution shall be filed with the minutes of the Trustee Board.

One or more members of the Trustee Board may participate in a meeting using a conference telephone call or similar, in which all persons participating in the meeting can hear each other. Participation in a meeting by such means shall constitute presence in person at the meeting.

Section 5 -- *Consensus Group*: The Association shall develop and maintain a Standards Consensus Group in accordance with the policies and procedures governing Standards Developers accredited by the American National Standards Institute (ANSI). The Consensus Group will operate according to ANSI policies and procedures.

Article VII – Executive Director and Staff

Section 1 – *Employees*: The Board of Directors may appoint employees who shall have such authority and perform duties as may be prescribed by the Board.

Section 2 – *Compensation of Employees*: The Association may pay compensation to employees for services rendered. The amount shall be fixed by the Board, or, if the Board delegates power to any officer or officers, then by such officer or officers.

Article VIII – Finance

Section 1 – *Fiscal Year*: The Board of Directors shall determine the fiscal year of the Association.

Section 2 – *Budget*: The Treasurer shall prepare the budget of the Association, in conjunction with the Executive Director, for approval by the Board of Directors.

Section 3 – *Audit*: The Board of Directors will determine the necessity for an audit of the Association's finances.

Article IX – Rules of Order

Section 1 – *Rules of Order*: The meetings and proceedings of the Association shall be regulated and controlled according to the current edition of *Robert's Rules of Order*, except as may be otherwise provided by these bylaws.

Article X – Indemnity

Section 1 – *Indemnity*: The Association shall indemnify officers, directors, employees and agents to the full extent permitted by Delaware law at 8 Del. C. § 145 now in effect or as may be amended.

Article XI – Amendments

Section 1 – *Amendment of the Bylaws*: The Bylaws of the Association may be adopted, amended or repealed in whole or in part by a majority vote of the Board of Directors then in office



WHAT IS ACCT?

The **ASSOCIATION FOR CHALLENGE COURSE TECHNOLOGY** is a non-profit trade organization serving the global challenge course industry since 1993. Composed of more than **1600 MEMBERS**, the goal of **ACCT** is to be the **LEADING PROVIDER** of resources for those who create **SAFE** and **EFFECTIVE** challenge course programs that **FACILITATE** learning and **POSITIVE CHANGE** in individuals, groups, and communities.

WHAT ACTIVITIES DOES ACCT ENGAGE IN?

Sets standards for installation, maintenance, and management of challenge courses / Conducts forums for education and professional development / Advocates for the challenge course industry / Monitors legislation that affects challenge courses / Lobbies for improved legislation and regulation as appropriate / Provides networking opportunities for programmers, managers, owners, entrepreneurs, builders, and educators

BENEFITS OF ACCT MEMBERSHIP

- » Participate in the largest challenge course association in the world.
- » Keep informed of changes in the industry through *Parallel Lines*, our periodic newsletter.
- » Receive a copy of the standards upon joining and keep current as new standards are adopted.
- » Gain access to the ACCT-sponsored insurance program.
- » Attend our annual conference at a discounted rate.
- » Network with other challenge course and canopy/zip line tour professionals.
- » Gain access to the Members Only section of our website.
- » Share your knowledge of the field with others in the industry.
- » Receive direct notification of industry issues, new regulations, product recalls, and events.
- » Support the growth and development of the challenge course and canopy/zip line tour industry.

P.O. BOX 47, DEERFIELD, ILLINOIS 60015

847.325.5860 | FAX: 847.325.5864 | www.acctinfo.org | info@acctinfo.org

WHO BELONGS TO ACCT?

The Association is composed of both individuals and organizations—facilitators, camps, schools, higher education faculty, social services agencies, consultants, course managers, park districts, teachers, conference centers, manufacturers, trainers, builders, attorneys, risk management personnel, and regulators—all of whom share an interest in the challenge course and canopy/zip line tour industry.

WHO IS ACCREDITED BY ACCT?

ACCT accredits companies who are then known as Professional Vendor Members (PVM). PVMs are challenge course service providers (services include installation, inspection, training, and practitioner certification) who have completed a stringent accreditation process. A complete list of vendors and their contact information can be found on our website at www.acctinfo.org.

WHAT DO THE STANDARDS COVER?

The most recent edition of the standards is the 7th Edition, published in 2008. The standards do not include designs for specific elements. Standards include

INSTALLATION AND EQUIPMENT: Minimum strength standards, design criteria, and technical drawings for challenge courses and canopy/zip line tours

INSPECTION: Retirement criteria for equipment and hardware, use and application, inspection reports, and best practices

OPERATIONS: Course management and administration, facilitator competencies

PRACTITIONER CERTIFICATION: Requirements for two types of certification

QUALIFIED CHALLENGE COURSE PROFESSIONAL: Installer, Inspector, Trainer/Tester, and Designer Requirements

MEMBER RESOURCES

ACCT provides access to other resources, both electronically and through a printed newsletter.

PARALLEL LINES

The newsletter of the Association for Challenge Course Technology, *Parallel Lines*, is published three times per year and is one of the benefits of membership.

WEBSITE

Our ever-growing website contains the following information:

- » Membership information
- » Conference details
- » Research bibliography for challenge courses
- » Membership benefits
- » Board of Directors contact information
- » Challenge course industry job board
- » Technical information updates
- » Standards ordering
- » Newsletter articles
- » Staff contact information
- » Committee contact information
- » Vendor information

ELECTRONIC COMMUNICATION

As a service to members, communication is sent when relevant information needs to be shared.

SUCH UPDATES INCLUDE

- » Product recalls from inside the industry
- » Technical Bulletins
- » Important legislative or regulatory issues
- » Industry events and activities

ANNUAL CONFERENCE

Please visit our website for all up-to-date information on ACCT Conferences and Board/Committee meetings.

Conferences Feature—

More than 70 workshops, pre-conferences, keynote speaker, Exhibit Hall, networking opportunities, discussion forums, challenge course tours, the “famed” Builders’ Olympics, receptions, challenge course forensics table, and more.



ACCT CONTACT INFO

PHONE: 847.325.5860

FAX: 847.325.5864

WEB: www.acctinfo.org

E-MAIL: info@acctinfo.org

OFFICE: P.O. BOX 47

DEERFIELD, IL 60015

**CERTIFICATE OF INCORPORATION
OF
THE ASSOCIATION FOR CHALLENGE COURSE TECHNOLOGY, INC.**

THE UNDERSIGNED, for the purpose of forming a nonstock corporation pursuant to §101 of the General Corporation Law of the State of Delaware hereby certify:

FIRST: The name of the Corporation is the ASSOCIATION FOR CHALLENGE COURSE TECHNOLOGY, INC.

SECOND: The address of the registered office of the Corporation is (blank), in the City of (blank), County of (blank), State of Delaware. The name of the registered agent of the Corporation at that address is (blank).

THIRD: The Corporation shall be operated exclusively for charitable, scientific, and educational purposes within the meaning of §501(c)(3) of the Internal Revenue Code of 1986, as now in effect or as may hereafter be amended (\geq the Code \leq). The purposes for which the Corporation is formed are as follows:

To develop and promote standards for the safe installation and use of Challenge Courses; to promote research and development of new and effective equipment for Challenge Course Technology; to exchange and disseminate information on Challenge Course Technology; to promote the use of Challenge Course Technology as an effective tool for Adventure Based Learning, and to develop and promote ethical practices for the field of Adventure Education.

In furtherance thereof, the Corporation may receive property by gift, devise or bequest, invest or reinvest the same, and apply the income and principal thereof, as the Board of Directors may from time to time determine, either directly or through contributions to any charitable organization or organizations, exclusively for charitable, scientific, and educational purposes, and engage in any lawful act or activity for which corporations may be organized under the Delaware Corporation Law.

In furtherance of its corporate purposes, the Corporation shall have all the general powers enumerated in §§121 and 122 of the Delaware Corporation Law as now in effect or as may hereafter be amended, together with the power to solicit grants and contributions for such purposes.

FOURTH: The Corporation is not organized for profit and shall not have authority to issue capital stock.

FIFTH: The Corporation shall have two classes of members, Class A and Class B. The members of the Corporation shall consist of the initial directors of the Corporation (named in Article SIXTH hereof) and of such other persons as shall be elected to membership at any meeting of the members by a vote of the majority of Class A members. Each Class A member shall have one vote. Class B members shall have no voting rights except as required by law. The directors shall be members of the Corporation.

SIXTH: The name and mailing address of the incorporators who are to serve as the initial directors until the first annual meeting or until their successor(s) are elected and qualify are as follows:

Name
Address

Warren Elmer
P.O. Box 1431
Princeton, NJ 18542

Richard Prouty
P.O. Box 1
Hamilton, MA 01936

Randolph S. Smith
Rt. 1, Box 271C
Purcellville, VA 72132

Dan Pervorse
Rt. 2, Box 666
Hiawasee, GA 30546

Jim Liggett
7809 Lovers Lane
Portage, MI 49002

SEVENTH: Except as otherwise provided by law, or in any Bylaw of the Corporation, the business of the Corporation shall be managed and all of the powers of the Corporation shall be exercised by the Board of Directors of the Corporation.

EIGHT: The duration of the existence of the Corporation is perpetual.

NINTH: No part of the net earnings of the Corporation shall inure to the benefit of or be distributable to any director or officer of the Corporation, or any other private person, except that the Corporation shall be authorized and empowered to pay reasonable compensation for services rendered to or for the Corporation and to make payments and distributions in furtherance of the purposes set forth in Article THIRD hereof.

No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation (except as otherwise permitted by §501(h) of the Code and in any corresponding laws of the State of Delaware, and the Corporation shall not participate in or intervene in (including the publishing or distribution of statements concerning) any political campaign on behalf of any candidate for public office.

During such period, or periods, of time as the Corporation is treated as a private foundation pursuant to §509 of the Code, the directors must distribute the Corporation's income at such time and in such manner so as not to subject the Corporation to tax under §4942 of the code, and the Corporation is prohibited from engaging in any act of self-dealing (as defined in §4941 (d) of the Code, from retaining any excess business holdings (as defined in §4943 (c) of the Code) which would subject the Corporation to tax under §4943 of the Code, from making any investments or otherwise acquiring assets in such manner so as to subject the Corporation to tax under §4944 of the Code, from retaining any assets which would subject the Corporation to tax under §4944 of the Code if the directors have acquired such assets, and from making any taxable expenditures (as defined in §4945(d) of the Code).

Notwithstanding any other provision of this Certificate of Incorporation, the Corporation shall not directly or indirectly carry on any activity which would prevent it from obtaining exemption from Federal income taxation as a corporation described in §501(c)(3) of the Code, or cause it to lose such exempt status, or carry on any activity not permitted to be carried on by a corporation, contributions to which are deductible under §170(c)(2) of the Code.

TENTH: In the event of dissolution or final liquidation of the Corporation, all of the remaining assets and property of the Corporation shall, after paying or making provision for the payment of all the liabilities and obligations of the Corporation and for necessary expenses thereof, be distributed to such organization or organizations organized and operated exclusively for charitable or educational purposes as shall at the time qualify as an exempt organization or organizations under §501(c)(3) of the Code as the Board of Directors shall determine. In no event shall any of such assets or property be distributed to any member/director or officer, or any private individual.

ELEVENTH: To the fullest extent permitted by the Delaware Corporation Law, as now in effect or as may hereafter be amended, no director of the Corporation shall be personally liable to the Corporation or to its members for monetary damages for any breach of fiduciary duty as a director; provided, however, such relief from liability shall not apply in any instance where such relief is inconsistent with any provision of the Code applicable to corporations described in §501(c)(3) of the Code.

IN WITNESS WHEREOF, the undersigned have executed this Certificate of Incorporation this 18th day of July, 1993.

Signatures of:

Warren Elmer	Richard Prouty
Randolph S. Smith	Dan Pervorse (blank)
Jim Liggett	

COMMONWEALTH OF MASSACHUSETTS

Essex, ss.

July 18, 1993

then personally appeared the above-named Warren Elmer and acknowledged the foregoing instrument to be his free act and deed, before me,

Notary Public Signature
My Commission Expires: June 15, 1995

COMMONWEALTH OF MASSACHUSETTS

Essex, ss.

July 18, 1993

then personally appeared the above-named Richard Prouty and acknowledged the foregoing instrument to be his free act and deed, before me,

Notary Public Signature
My Commission Expires: June 15, 1995

COMMONWEALTH OF MASSACHUSETTS

Essex, ss.

July 18, 1993

then personally appeared the above-named Randolph S. Smith and acknowledged the foregoing instrument to be his free act and deed, before me,

Notary Public Signature

My Commission Expires: June 15, 1995

COMMONWEALTH OF MASSACHUSETTS

Essex, ss.

July 18, 1993

then personally appeared the above-named Dan Pervorse and acknowledged the foregoing instrument to be his free act and deed, before me,

Notary Public Signature (left blank)

My Commission Expires: June 15, 1995

COMMONWEALTH OF MASSACHUSETTS

Essex, ss.

July 18, 1993

then personally appeared the above-named Jim Liggett and acknowledged the foregoing instrument to be his free act and deed, before me,

Notary Public Signature

My Commission Expires: June 15, 1995

**CERTIFICATE OF AMENDMENT TO THE
CERTIFICATE OF INCORPORATION
OF THE
ASSOCIATION FOR CHALLENGE COURSE TECHNOLOGY, INC.**

The UNDERSIGNED, for the purpose of amending the Certificate of Incorporation of a nonstock corporation pursuant to Section 242 of the General Corporation Law of the State of Delaware hereby certifies:

FIRST: The following amendments to the Certificate of Incorporation of this Corporation were adopted by the Corporation in the manner prescribed by the General Corporation Law of the State of Delaware:

A. That the first sentence of Article Third of said Certificate of Incorporation be deleted and that there be substituted in place thereof the following sentence:

≥The Corporation shall be a non-profit organization qualified under Section 501 (c)(6) of the Internal Revenue Code of 1986, as now in effect or as may hereafter be amended (≥the Code≤).≤

B. That Article Fifth of said Certificate be deleted and that there be substituted in place thereof the following provision:

≥FIFTH: The Corporation shall have two classes of members, voting and non-voting and the conditions of membership for each class of members shall be stated in the Bylaws of the corporation as amended from time to time, which conditions may include (without limitation) provisions not inconsistent with the Certificate of Incorporation or the laws of the State of Delaware as now in effect or as may hereafter be amended.≤

C. That Articles Ninth, Tenth and Eleventh of said Certificate be Deleted.

SECOND: All of the Directors of the Corporation adopted, by written consent, a resolution setting forth the amendments proposed and declaring said amendments to be advisable.≤

IN WITNESS WHEREOF, the undersigned has executed this Certificate of Amendment this 31st day of July 1995.
The Association for Challenge
Course Technology, Inc.

Attest: Signature of Warren P. Elmer (Clerk) By: Illegible Signature of (its President)

State of New Jersey

July 31, 1995

I, Marie Louise Kane, a notary public, hereby certify that on the 8th day of September 1995, personally appeared before me Warren P. Elmer III, who being first duly sworn, declared that he acknowledged that the foregoing instrument is his free act and deed, and that the facts therein contained are true.

Signature of Marie Louise Kane
Notary Public of New Jersey
My Commission Expires February 16, 2000

**NATIONAL UNION FIRE INSURANCE
COMPANY OF PITTSBURGH, PA.**

Administrative Offices:

A&H Regulatory Affairs Department
Mailstop: PDV1
P.O. Box 667
Wilmington, DE 19899-9853

CHARTIS 

December 4, 2009

SENT VIA SERFF

Jay Bradford
Commissioner of Insurance
Arkansas Insurance Department
Life & Health Division
1200 W 3RD ST
Little Rock AR 72201-1904

RE: National Union Fire Insurance Company of Pittsburgh, Pa.
NAIC # 012-19445, FEIN 25-0687550
Group Approval Request
Master Policyholder:
Policyholder Situs: Illinois
Illinois Policy Form Number: N20000-IL, *et al*

National Union Fire Insurance Company of Pittsburgh, Pa. requests group approval pursuant to your requirement that associations be filed. The Company wishes to cover residents of your state who are members of the referenced association under a group policy (N20000-IL) validly issued in Illinois to the Association for Challenge Course Technology, as the master policyholder.

The Association's website is: <http://www.acctinfo.org/>.

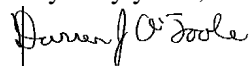
The master Group policy form has also been approved by your Department on August 25, 2005 with January 31, 2006 and June 19, 2007 enhancement/update filings subsequently approved.

In support of this request, enclosed are the By-Laws of the Association for Challenge Course Technology.

At this time we also request your approval to issue other approved Accident & Health products to the Association for Challenge Course Technology.

We appreciate your attention to this filing and look forward to your approval.

Very truly yours,



Darren O'Toole
Product Analyst
Domestic Accident & Health Division
A&H Regulatory Affairs Unit
600 King Street - 8th Floor
Wilmington, Delaware 19801

Name and address of the group?

Association for Challenge Course Technology, INC.
P.O.Box 47 Deerfield IL 6001

Is this group incorporated? If so, give state of incorporation.

Yes Delaware

Is there a current office in Arkansas?

NO

Does the Arkansas part of the organization have any officers committees or chapters? If so, give details.

No, just a handful of members reside in Arkansas

Are annual dues charged? If so, specify amount.

There are two memberships offered. The Associate Membership with annual dues of \$75.00 and Institutional membership with annual dues of \$250.00.

What are the specific activities of the organization?

To establish and promote the standard of care and measure of excellence that defines professional practice and effective challenge course programs. To identify, refine and publish standards for installing, maintaining and managing challenge courses. To provide leadership in the promotion and use of challenge courses programs. To provide forums for education and professional development and advocates for the challenge course industry.

What benefits are provided to the members in addition to insurance? Please attach brochures on the benefits.

I've attached the brochure from the website

What qualifies an individual for membership?

Membership in this Association shall be composed of individuals or organizations having an interest in the challenge course field.

How are the members recruited? If by mailing list, advise the source of the list.

Usually word of mouth, or the seek out information on challenge course operations and find ACCT

Attach a copy of the organization by-laws.

A copy of the By-laws was attached to the supporting documentation tab on our SERFF filing.

Also, enclose a list of dues paying members residing in Arkansas with full addresses. If the organization considers this privileged information, we will treat it as such and once it has served the purpose, it will be destroyed.

Total of 9 members in AR- Requested names and addresses and will be submitted under separate cover.

Please attach a copy of the organization's most recent financial statement.

This has been requested and will be submitted under separate cover.

Does the organization receive any compensation of any kind from the insurer issuing contracts to its members.

None

<i>SERFF Tracking Number:</i>	<i>AGDE-126407919</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Union Fire Insurance Company of Pittsburgh, Pa.</i>	<i>State Tracking Number:</i>	<i>44325</i>
<i>Company Tracking Number:</i>	<i>N20000</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>Association Filing</i>		
<i>Project Name/Number:</i>	<i>Association of Challenge Course Technology/N20000</i>		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/04/2009	Supporting	By-Laws Document	02/02/2010	ACCT By-Laws.pdf